

**Information to identify the case:**

Debtor 1	<u>Donald R Alberts Jr</u>	Social Security number or ITIN	xxx-xx-9885
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-29256-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald R Alberts Jr  
aka Donnie Alberts

5/23/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Donald R Alberts, Jr  
 Debtor

Case No. 13-29256-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: May 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2019.

db +Donald R Alberts, Jr, 115 Lake Winnepesaukee Drive, Little Egg Harbor, NJ 08087-1231  
 cr +Hyundai Motor Finance, c/o Schiller & Knapp, LLP, 950 New Loudon Road, Suite 109,  
 Latham, NY 12110-2190  
 514407818 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
 514340560 CitiMortgage, Inc., P.O. BOX 6030, Sioux Falls, SD, 57117-6030  
 514185519 Citimortgage Inc, PO Box 6243, Sioux Falls, SD 57117-6243  
 516241980 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov May 23 2019 23:43:49 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 23 2019 23:43:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514361825 +E-mail/Text: bncmail@w-legal.com May 23 2019 23:43:57 ALTAIR OH XIII, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514185510 +EDI: RMSC.COM May 24 2019 03:03:00 American Eagle Gecrb,  
 GE Capital Retail bank/Attention: Bankru, Po Box 103104, Roswell, GA 30076-9104  
 514185511 +EDI: ACCE.COM May 24 2019 03:08:00 Asset Acceptance, Attn: Bankruptcy Dept, Po Box 2036,  
 Warren, MI 48090-2036  
 514185512 +EDI: ACCE.COM May 24 2019 03:08:00 Asset Acceptance Llc, Po Box 1630,  
 Warren, MI 48090-1630  
 514185513 +EDI: BANKAMER.COM May 24 2019 03:03:00 Bank Of America, Po Box 84006,  
 Columbus, GA 31908-4006  
 514185518 EDI: CITICORP.COM May 24 2019 03:03:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
 Po Box 20363, Kansas City, MO 64195  
 514185514 +EDI: CAPITALONE.COM May 24 2019 03:03:00 Capl/kawas, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3440  
 514185515 +EDI: PRA.COM May 24 2019 03:08:00 Carrie Brown, C/O Portfolio Recovery Associates,  
 140 Corporate Blvd., Norfolk, VA 23502-4952  
 514185516 +EDI: CHASE.COM May 24 2019 03:08:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 514185517 +EDI: CITICORP.COM May 24 2019 03:03:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 514412291 +EDI: CITICORP.COM May 24 2019 03:03:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 514185520 +EDI: RCSFNBMARIN.COM May 24 2019 03:03:00 Credit One Bank, Po Box 98872,  
 Las Vegas, NV 89193-8872  
 514185521 +EDI: RCSFNBMARIN.COM May 24 2019 03:03:00 Credit One Bank, Po Box 98873,  
 Las Vegas, NV 89193-8873  
 514185523 +EDI: RMSC.COM May 24 2019 03:03:00 Gecrb/amer Eagle, Po Box 965005,  
 Orlando, FL 32896-5005  
 514185526 EDI: HY11.COM May 24 2019 03:08:00 Hyundai Motor Finance, 10550 Talbert,  
 Fountain Valley, CA 92628  
 514185524 +EDI: HPC.COM May 24 2019 03:03:00 Hsbc Kawasaki, Attention: Bankruptcy, Po Box 5216,  
 Carol Stream, IL 60197-5216  
 514185525 +EDI: HY11.COM May 24 2019 03:08:00 Hyundai Motor Finance, Attn: Bankruptcy, Pob 20809,  
 Fountain Valley, CA 92728-0809  
 516462539 EDI: RESURGENT.COM May 24 2019 03:08:00 LVNV Funding LLC, C/O Resurgent Capital Services,  
 P.O. Box 10587, Greenville, SC 29603-0587  
 514250750 EDI: RESURGENT.COM May 24 2019 03:08:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 514263368 EDI: BL-BECKET.COM May 24 2019 03:08:00 NCEP, LLC, assignee of UNITED DEBT, HOLDINGS, LLC,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514185527 +EDI: CREDIGYREC.COM May 24 2019 03:08:00 Ncep Llc, 3715 Davinci Ct Ste 200,  
 Norcross, GA 30092-2749  
 514185528 +EDI: AGFINANCE.COM May 24 2019 03:03:00 Onemain Fi, Po Box 499, Hanover, MD 21076-0499  
 514185529 EDI: PRA.COM May 24 2019 03:08:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541  
 514876117 EDI: PRA.COM May 24 2019 03:08:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk, VA 23541  
 514876118 EDI: PRA.COM May 24 2019 03:08:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 514420182 EDI: PRA.COM May 24 2019 03:08:00 Portfolio Recovery Associates, LLC, c/o Aeo, Inc.,  
 POB 41067, Norfolk VA 23541  
 514401689 EDI: PRA.COM May 24 2019 03:08:00 Portfolio Recovery Associates, LLC,  
 c/o CHASE BANK USA, N.A., POB 41067, Norfolk VA 23541  
 514420260 EDI: PRA.COM May 24 2019 03:08:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
 POB 41067, Norfolk VA 23541  
 514185530 +EDI: PRA.COM May 24 2019 03:08:00 Portfolio Recvry&affil, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 514185531 +EDI: CHASE.COM May 24 2019 03:08:00 Providian/chase, Attn: Bankruptcy, Po Box 15298,  
 Wilmington, DE 19850-5298  
 514200688 EDI: DRIV.COM May 24 2019 03:08:00 SANTANDER CONSUMER USA, P.O. BOX 560284,  
 DALLAS, TX 75356-0284

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: May 23, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514185532 +EDI: DRIV.COM May 24 2019 03:08:00 Santander Consumer Usa, Po Box 961245,  
Ft Worth, TX 76161-0244  
514419751 EDI: TDBANKNORTH.COM May 24 2019 03:08:00 TD Bank N.A., Attn: Bankruptcy Dept.,  
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
514185533 EDI: TDBANKNORTH.COM May 24 2019 03:08:00 TD Bank N.A., 32 Chestnut St,  
Lewiston, ME 04240  
514185534 EDI: TDBANKNORTH.COM May 24 2019 03:08:00 Td Banknorth Mortgage,  
TD Bank NA-Attn: Bankruptcy Department, Po Box 1377, Lewiston, ME 04243  
514185522 EDI: USBANKARS.COM May 24 2019 03:08:00 Elan Financial Service, 777 E Wisconsin Ave,  
Milwaukee, WI 53202

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514400817\* CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew M. Lubin on behalf of Creditor CitiMortgage, Inc. bkecf@milsteadlaw.com,  
alubin@milsteadlaw.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Francis P. Cullari on behalf of Debtor Donald R Alberts, Jr cullari@comcast.net  
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com  
Young-Lynn Lee on behalf of Creditor Hyundai Motor Finance ylee@schillerknapp.com,  
kcollins@schillerknapp.com

TOTAL: 8